

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Janice L Dausinger
Debtor(s)

Case No. 17-04557-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 06, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2021:

Recip ID	Recipient Name and Address
db	Janice L Dausinger, 36 N. Albemarle Street, York, PA 17403-1108
4987372	Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
4987378	Ford Motor Credit Company, P.O. Box 6580, Mesa, AZ 85216-6508
5013066	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4987382	M&T Bank, PO Box 8405, Wilmington, DE 19899-8405
4987384	Sprint, PO Box 541023, Los Angeles, CA 90054-1023
5022970	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4987371	EDI: RMSC.COM	Jan 06 2021 23:58:00	AEO/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
4987373	+ EDI: CAPITALONE.COM	Jan 06 2021 23:58:00	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
4987375	EDI: CITICORP.COM	Jan 06 2021 23:58:00	CitiMortgage Inc., Attn: Customer Research Team, PO Box 10002, Hagerstown, MD 21747-0002
5025822	EDI: CRFRSTNA.COM	Jan 06 2021 23:58:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4987376	EDI: DISCOVER.COM	Jan 06 2021 23:58:00	Discover, PO Box 30943, Salt Lake City, UT 84130
5010394	EDI: DISCOVER.COM	Jan 06 2021 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4987377	EDI: CRFRSTNA.COM	Jan 06 2021 23:58:00	Firestone, c/o CFNA, PO Box 81315, Cleveland, OH 44181-0315
4987379	+ EDI: CITICORP.COM	Jan 06 2021 23:58:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
4987374	EDI: JPMORGANCHASE	Jan 06 2021 23:58:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
5033912	Email/Text: camanagement@mtb.com	Jan 06 2021 19:09:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4987380	+ Email/Text: notices@burt-law.com	Jan 06 2021 19:09:00	Law Office of Burton Neil, 1060 Andrew Ave, Suite 170, West Chester, PA 19380-5601
4987381	+ Email/Text: bk@lendingclub.com	Jan 06 2021 19:09:00	Lending Club, 71 Stevenson Ste 300, San Francisco, CA 94105-2985
5011994	+ Email/Text: bk@lendingclub.com	Jan 06 2021 19:09:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
5016444	EDI: AGFINANCE.COM	Jan 06 2021 23:58:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN.

District/off: 0314-1
Date Rcvd: Jan 06, 2021

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

4987383	EDI: AGFINANCE.COM	47731-3251	
4987865	+ EDI: PRA.COM	Jan 06 2021 23:58:00	One Main, Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042
5018961	EDI: Q3G.COM	Jan 06 2021 23:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4987385	EDI: TFSR.COM	Jan 06 2021 23:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
			Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409-8026

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com
Michael R Caum	on behalf of Debtor 1 Janice L Dausinger mikecaumesq@comcast.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Janice L Dausinger			Social Security number or ITIN xxx-xx-8030
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN -----
				EIN -----
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 1:17-bk-04557-HWV				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janice L Dausinger

1/6/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.